

FINAL IUL SCRIPT (W/ BUILT-IN PIVOT + “WE GOT SOMETHING FOR YOU TODAY”)

OPENER (Clarity + Posture)

AGENT (Direct + Calm):

"Hey [Client]"

"This is YOUR NAME with E. H. Howard Wealth Management."

"I am the advisor that is assigned to your file. Looks like you sent in a request a little while ago about an Indexed Universal Life Insurance policy?" CURIOUS

"What is the exact goal that you were looking to achieve with an IUL?"

-Determine Protection Focused, Hybrid, or Max CV

-RECONFIRM GOAL - Repeat what they say

"Great! We help people with that every day."

(Disarm upfront)

"Just to be clear — this isn't a sales pitch. It's a quick education call so I can explain what an IUL is, see if you qualify, and if so — help you get something locked in for your goals today."

"Now you mentioned you had the goal of _____. What do you currently have in place to reach that goal? Other Life Insurance, Retirement Accounts, Savings Accounts?"

Other Life Insurance - "Awesome, about how much coverage do you have?"

Investment Accounts - "How much of that can you afford to lose?"

"I understand that I haven't met a lot of clients who are interested in losing money. It might benefit us to talk about some other wealth preservation strategies for your accounts after we get your IUL set up."

(Assume time)

"I'll go ahead and knock out the quick qualifiers now so we can match you to the right bracket."

✓ STEP 1 – QUALIFYING

"Let me just knock out a few quick qualifiers to make sure I line you up with the right option.

"Health is your credit in this situation for this product, so to see if you qualify, I have to ask you questions. Is that okay?"

1. "Do you currently have any life insurance in place?"
2. "Any major health conditions? Things like cancer, diabetes, heart issues?"
3. "Do you smoke, vape, or use any nicotine at all?"
4. "What's your goal for monthly allocation — give me a low to high ballpark range so I can aim for the middle and build this realistically?"
6. "And who would your beneficiary be — spouse, kids, parent?"

"Last question here, do you have any felonies or DUIs? The insurance carrier will ask and I need to know so I know what to tell them if they come back with additional questions."

🛑 IF THEY'RE BUSY — FAST PIVOT

AGENT (Calm + Control):

"No worries — like I said, not a sales call. This is just to qualify you and line you up with the right fit."

"Let's lock in a better time. I'll shoot you a couple windows for your 1-on-1 consult so we can run through it fully. Cool?"

✓ *(GIVE 2 TIMES FOR SAME DAY OR NEXT AND SEND CALENDLY OR GHL LINK - Send Calendar invite to email and a follow up text of appointment with electronic biz card)*

"Perfect, that time works. I want to respect your time, please respect my time and if there is any reason that you can't make the scheduled time please let me know ahead of time."

✓ IF THEY QUALIFY — EDUCATE & OWN IT

AGENT (Confident + Clear):

"Perfect — sounds like you'd qualify for an IUL."

(Short & punchy)

"It's a permanent life insurance policy that builds tax-free cash value — grows when the market grows, never loses when it drops. Think of it like a wealth-building account that also pays your family tax-free if something happens."

BUILT-IN PIVOT (No Permission, Just Posture)

AGENT (Matter-of-fact):

"And just so you know — if for some reason the IUL doesn't approve you, I'm still going to make sure we get something solid in place today."

"We'd just pivot to a Whole Life policy — still permanent, still builds cash value, just at a fixed rate instead of being market-linked."

(Certainty):

"Either way — we're not leaving you or your family unprotected."

CLOSE – ASSUMPTIVE APPLICATION

AGENT (Confident + Fast Move):

"Let's go ahead and run the pre-qual. It's quick, no medical exams, all done over the phone."

DON'T HAVE STATE LICENSE?

"Awesome, well this is going to take me some time to build out."

I am going to build out this illustration specific to you and ensure that I get you the best return on your money."

"I have some availability at *NAME 2 SPECIFIC TIMES (1-2 DAYS FROM NOW - Buy State License), which of those works best for you?"

"Great, I just want to reconfirm that these are going to be rough illustrations and we won't know what exactly you can qualify for unless we send in an application."

"So on our zoom call, we'll adjust the numbers to your liking, I can show you all the benefits so you can see it for yourself and we will submit an app together on that call."

(Send Calendar invite to email and a follow up text of appointment with your electronic biz card)

START APP***

***Finish App - I would love to talk with you more about the wealth preservation strategies for some of your other accounts."**

“As I mentioned earlier, our company is a complete financial services company and we can give you some investment options that can protect your principal, give you an immediate bonus or ensure that your account is guaranteed to pay you out for life.”

“When would be a good time for us to reconnect and talk more in-depth about that?”